



## Health Options® State of Florida Employees 1998 Benefit Information

**NOTE:** If you want to select Health Options HMO, please follow the enrollment steps outlined in your State Employees Annual Health Benefit Packet.

Blue Cross and Blue Shield of Florida, Inc. and Health Options, Inc. are Independent Licensees of the Blue Cross and Blue Shield Association.  
Health Options, Inc. is the HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc.





# Health Options® State of Florida Employees 1998 Benefit Information

## To Enroll In Health Options

**1** Read the benefit materials and follow the enrollment steps listed in your 1998 State of Florida Employees' Benefit Handbook. If you did not receive this handbook, please contact your local agency personnel office.

**2** Choose a Primary Care Physician (PCP) for yourself and every dependent that you want to cover from the enclosed Health Options Provider Directory.

**3** Complete the enclosed Primary Care Physician Selection Form. Be sure to drop off this form at your local agency personnel office.

If you have any questions, please call us toll-free at the customer service number listed on the back of this booklet.

What if my baby needs a check-up?

What if I'm concerned about medical expenses?

what if?

What if something happens while I'm on vacation?

What if I need answers to my health care questions in the middle of the night?



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**Dear State of Florida Employee:**

Thank you for considering Blue Cross and Blue Shield of Florida's HMO, Health Options®, for your health care coverage. Take a look at all that Health Options offers and you'll understand why so many people join every day.

Health Options is Blue Cross and Blue Shield of Florida's HMO, so you'll have health care coverage with the strength and security of the company you know and trust. Health Options gives you all the benefits that matter most.

- **Choice.** Our provider network offers you an extensive selection of quality doctors and hospitals close to home.\*
- **Excellent service.** You know you'll get great service from Health Options – it's backed by Blue Cross and Blue Shield of Florida.
- **Lower out-of-pocket costs.** Health Options has no deductibles or coinsurance. Copayments as low as \$5 cover most services.
- **Wellness programs.** Your coverage includes innovative new programs like Personal Health Advisor® – a health-counseling service that gives you 24-hour access to registered nurses and an audio library of health care information.
- **Commitment to quality.** Health Options has received full accreditation from the National Committee for Quality Assurance (NCQA) – a sign of our commitment to quality.\*\*

Health Options gives you a comprehensive care approach designed to keep you and your family healthy. You'll choose your own doctor from our network, who will coordinate your care to make sure you get the right care, at the right time, in the right setting. And you'll have low out-of-pocket costs with predictable copayments and maximum control over your health care expenses.

Join the more than half a million Floridians who are already satisfied members of Health Options. Enroll in Health Options today.

If you have any questions about Health Options or enrollment, please call us at the toll-free number listed on the back of this booklet. We'll be glad to help.

Sincerely,



Robert S. Sebok  
Vice President



*Health Options has received full accreditation.*

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® Registered marks of the Blue Cross and Blue Shield Association. ® Registered mark of Blue Cross and Blue Shield of Florida. ® Registered mark of Access Health, Inc.  
\* This network is composed of independent contracting health care providers.  
\*\*The National Committee for Quality Assurance, located in Washington, D.C., is an independent, non-profit organization that accredits managed care organizations.  
Health Options has received full accreditation through May 2000.

All health care services must be provided or authorized by your Primary Care Physician (PCP).

## Benefits

## Cost To You

### Outpatient Office Services

- Primary Care Physician office visits	\$5 per visit
- Participating specialist office visits	\$5 per visit
- Immunizations	\$5 per visit
- Physical exams	\$5 per visit
- Physical and speech therapy (up to 60 visits allowed per injury)	\$5 per visit
- Annual exam by participating OB/GYN (PCP referral not needed)	\$5 per visit
- Maternity care by physician	No charge
- X-ray, lab, diagnostic tests	No charge
- Radiation and inhalation therapy	No charge

### Inpatient Hospital Services

No charge

### Outpatient Hospitals/Surgical Facilities

- Outpatient surgical services performed in hospital or ambulatory surgery center	No charge
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### Emergency Room Services

- Emergency room treatment (in area) (waived upon hospital admission)	\$25 per incident
- Emergency room treatment (out of area) (waived upon hospital admission)	\$25 per incident

### Mental Health Care

- Inpatient services in a hospital or psychiatric treatment facility (up to 31 days per calendar year)	No charge
- Mental health outpatient/office visit (up to 26 visits per calendar year)	\$10 per visit

### Alcohol and Drug Treatment

- Inpatient services in a hospital or residential treatment facility (up to 31 days per calendar year)	No charge
- Alcohol and drug outpatient/office visit (up to 26 visits per calendar year)	\$10 per visit

### Prescription Drugs

Includes oral contraceptives	
- Generic drugs	\$5
- Name brand drugs	\$10

### Oral Surgery

- Limited to accidents, injury or TMJ	No charge
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### Other Benefits

- Ambulance	No charge
- Anesthesia	No charge
- DME appliance rental or purchase	No charge
- Home health services	No charge
- Skilled nursing facility (up to 60 days allowed per calendar year)	No charge

**This is not a contract.** The above Summary of Benefits is only a partial description of the many benefits and services covered by Health Options, Inc. For a complete description of benefits and exclusions, please see Health Options Group Health Services Agreement; its terms prevail.

## Reasons To Choose Health Options

- Doctors You Know And Trust
- Quality, Affordable Coverage
- Network Of Doctors And Hospitals Right Around The Corner\*
- Health Options Is Blue Cross and Blue Shield of Florida's HMO Subsidiary
- Satisfied Customers
- National Accreditation\*\*

## Here's How It Works

- You and the family members you want to cover under your health plan each choose your own personal doctor, called a Primary Care Physician (PCP), from our statewide provider network.\*
- Your personal doctor will provide preventive care like check-ups and immunizations.
- Your personal doctor will coordinate any hospitalization or specialist care you may need.

## Customer Service Information

We want you to be satisfied, not just at the time you enroll, but all throughout your membership. If you ever have a question, a concern, or a suggestion on how we can do things better, we want to hear from you. We have qualified representatives at the following phone numbers to help you.

1-800-445-1494    Brevard, Orange, Osceola, Seminole, and Volusia  
1-800-964-6595    Broward, Dade, Martin, and Palm Beach

*What if state employees didn't have to worry about health care?*



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